

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PA  
HARRISBURG DIVISION**

In re: DAVID A METCALF	§	Case No. 1:19-bk-03608
BRENDA D METCALF	§	
	§	
Debtor(s)	§	

---

**CHAPTER 13 STANDING TRUSTEE'S AMENDED FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 08/26/2019.
- 2) The plan was confirmed on 04/10/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 06/22/2020, 07/17/2020.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 03/04/2021.
- 5) The case was dismissed on 04/15/2021.
- 6) Number of months from filing or conversion to last payment: 14.
- 7) Number of months case was pending: 21.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 16,660.00	
Less amount refunded to debtor(s)	\$ 423.06	
<b>NET RECEIPTS</b>		<b>\$ 16,236.94</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 4,354.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,457.78	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 5,811.78</b>
Attorney fees paid and disclosed by debtor(s):	\$ 162.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
STEPHEN WADE PARKER, ESQUIRE	Lgl	0.00	NA	NA	4,354.00	0.00
CAPITAL ONE BANK	Uns	3,174.00	3,174.87	3,174.87	0.00	0.00
CAPITAL ONE BANK	Uns	5,744.00	5,906.94	5,906.94	0.00	0.00
HARLEY DAVIDSON CREDIT CORP	Sec	13,132.00	13,324.45	14,844.55	759.92	0.00
HARLEY DAVIDSON CREDIT CORP	Uns	0.00	13,324.45	924.45	0.00	0.00
M & T BANK	Sec	0.00	NA	NA	0.00	0.00
WELLS FARGO	Sec	0.00	2,307.27	1,174.66	0.00	0.00
WELLS FARGO	Uns	2,307.00	2,307.27	1,132.61	0.00	0.00
FORD MOTOR CREDIT CORP.	Sec	28,417.00	28,813.89	22,296.75	1,141.41	0.00
FORD MOTOR CREDIT CORP.	Uns	0.00	28,813.89	10,188.89	0.00	0.00
AMERICAN INFOSOURCE	Uns	0.00	1,675.39	1,675.39	0.00	0.00
ALLY FINANCIAL	Sec	25,560.00	25,070.86	28,252.53	1,446.29	0.00
ALLY FINANCIAL	Uns	0.00	25,070.86	1,470.86	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	1,222.00	1,222.26	1,222.26	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	546.00	546.82	546.82	0.00	0.00
PORTFOLIO RECOVERY	Uns	557.00	557.25	557.25	0.00	0.00
PNC BANK	Uns	1,607.00	1,343.51	1,343.51	0.00	0.00
PNC BANK	Uns	4,865.00	4,808.66	4,808.66	0.00	0.00

UST Form 101-13-FR-S (9/1/2009)

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
M & T BANK	Con	180,858.00	NA	NA	6,926.44	0.00
M & T BANK	Sec	0.00	179,923.35	2,120.65	113.60	0.00
M & T BANK	Sec	0.00	179,923.35	13,802.25	37.50	0.00
CITIBANK/GOODYEAR	Uns	823.00	NA	NA	0.00	0.00
FED LOAN SERVICING	Uns	7,198.00	NA	NA	0.00	0.00
MARINER FINANCE LLC	Uns	4,264.00	NA	NA	0.00	0.00
MERCURY FBT	Uns	7,360.00	NA	NA	0.00	0.00
VARIOUS MEDICAL EXPENSES	Uns	3,483.15	NA	NA	0.00	0.00

UST Form 101-13-FR-S (9/1/2009)

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 130,979.69	\$ 6,926.44	\$ 0.00
Mortgage Arrearage	\$ 2,120.65	\$ 113.60	\$ 0.00
Debt Secured by Vehicle	\$ 43,097.08	\$ 2,206.21	\$ 0.00
All Other Secured	\$ 37,273.66	\$ 1,178.91	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 213,471.08	\$ 10,425.16	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 32,952.51	\$ 0.00	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 5,811.78	
Disbursements to Creditors	\$ 10,425.16	
<b>TOTAL DISBURSEMENTS:</b>		\$ 16,236.94

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 06/22/2021

By: s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

UST Form 101-13-FR-S (9/1/2009)